

Information to identify the case:			
Debtor 1:	John W. Smith		Social Security number or ITIN: xxx-xx-6240
	First Name	Middle Name	Last Name
Debtor 2:	JoAnn Smith		Social Security number or ITIN: xxx-xx-7062
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA			Date case filed in chapter: 13 3/5/18
Case number: 18-20843-CMB			Date case converted to chapter: 7 3/31/22

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John W. Smith	JoAnn Smith
2. All other names used in the last 8 years		
3. Address	111 Yosemite Dr. Pittsburgh, PA 15235	111 Yosemite Dr. Pittsburgh, PA 15235
4. Debtor's attorney Name and address	Douglas G. Hipp Hipp/Kaiser-Hipp 1142 Broadview Blvd. Brackenridge, PA 15014	Contact phone 412-478-3603 Email: twohipp4u@hotmail.com
5. Bankruptcy trustee Name and address	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412-276-4043 Email: ncardiello@cardiello-law.com

For more information, see page 2 >

Debtor **John W. Smith** and **JoAnn Smith**

Case number **18-20843-CMB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 3/31/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 9, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Filing deadline: 7/8/22 Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors </div> </div>	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
John W. Smith
JoAnn Smith
Debtors

Case No. 18-20843-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 31, 2022

User: auto
Form ID: 309B

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John W. Smith, JoAnn Smith, 111 Yosemite Dr., Pittsburgh, PA 15235-2043
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210, Pittsburgh, PA 15203-2380
aty	+ Jerome B. Blank, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Philadelphia, PA 19103-1821
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
aty	+ S. James Wallace, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
14786706	+ ACS/PNC Bank, 501 Bleeker St., Utica, NY 13501-2401
14786713	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Motor Acceptance Corp., PO Box 254648, Sacramento, CA 95865
14789156	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14786715	+ PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032
14801844	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14786717	+ U.S. Dept. of Education, 61 Forsyth St. SW, Suite 19T40, Atlanta, GA 30303-8961

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: twohipp4u@hotmail.com	Mar 31 2022 23:30:00	Douglas G. Hipp, Hipp/Kaiser-Hipp, 1142 Broadview Blvd., Brackenridge, PA 15014
tr	+ EDI: QNLCARDIELLO.COM	Apr 01 2022 03:33:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Apr 01 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 31 2022 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 01 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 31 2022 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Mar 31 2022 23:30:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 31 2022 23:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

District/off: 0315-2

User: auto

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14786707	+ EDI: CITICORP.COM	Apr 01 2022 03:33:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14810092	+ Email/Text: tvincequerra@chromefcu.org	Mar 31 2022 23:31:00	CHROME Federal Credit Union, a/k/a Pittsburgh Central Federal Credit, PO Box 658, Canonsburg, PA 15317-0658
14786709	+ EDI: CITICORP.COM	Apr 01 2022 03:33:00	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
14786710	+ Email/Text: bankruptcy@clearviewfcu.org	Mar 31 2022 23:30:00	Clearview FCU, 8805 University Blvd., Coraopolis, PA 15108-4212
14786711	EDI: DISCOVER.COM	Apr 01 2022 03:33:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850
14789221	EDI: DISCOVER.COM	Apr 01 2022 03:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14830352	+ Email/Text: kburkley@bernsteinlaw.com	Mar 31 2022 23:31:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14786712	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 31 2022 23:30:00	First National Bank of PA, 4140 E. State St., Hermitage, PA 16148-3401
14786708	EDI: JPMORGANCHASE	Apr 01 2022 03:33:00	Chase Card, PO Box 15298, Wilmington, DE 19850
14829333	Email/PDF: resurgentbknofications@resurgent.com	Mar 31 2022 23:36:54	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15318933	Email/Text: peritus@ebn.phinsolutions.com	Mar 31 2022 23:31:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14786716	Email/Text: Bankruptcy.Notices@pnc.com	Mar 31 2022 23:30:00	PNC Bank, PO Box3180, Pittsburgh, PA 15230
14832440	Email/Text: Bankruptcy.Notices@pnc.com	Mar 31 2022 23:30:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14809811	+ Email/Text: ebnpeoples@grblaw.com	Mar 31 2022 23:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14786714	+ Email/Text: tvincequerra@chromefcu.org	Mar 31 2022 23:31:00	Pittsburgh Central FCU, 2601 Wexford Bayne Rd., Sewickley, PA 15143-4029
14786717	+ Email/Text: edbknotices@ecmc.org	Mar 31 2022 23:30:00	U.S. Dept. of Education, 61 Forsyth St. SW, Suite 19T40, Atlanta, GA 30303-8961
14898386	EDI: ECMC.COM	Apr 01 2022 03:33:00	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448
14827022	EDI: AIS.COM	Apr 01 2022 03:33:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, N.A
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court.; PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank N.A bnicholas@kmlawgroup.com
Douglas G. Hipp	on behalf of Joint Debtor JoAnn Smith twohipp4u@hotmail.com
Douglas G. Hipp	on behalf of Debtor John W. Smith twohipp4u@hotmail.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Jerome B. Blank	on behalf of Creditor PNC Bank N.A pawb@fedphe.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Natalie Lutz Cardello	ncardiello@cardello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregon03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10